

UNION SAVINGS BANK

	CPP Disbursement Date 12/29/2009	Cert 32329	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$67	\$67	-1.0%	
Loans	\$40	\$35	-11.6%	
Construction & development	\$5	\$2	-56.0%	
Closed-end 1-4 family residential	\$11	\$10	-12.3%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-6.3%	
Commercial & Industrial	\$1	\$1	0.8%	
Commercial real estate	\$18	\$18	-3.2%	
Unused commitments	\$7	\$2	-68.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$11	27.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$9		
Cash & balances due	\$4	\$8	116.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$60	\$59	-2.2%	
Deposits	\$58	\$57	-2.2%	
Total other borrowings	\$1	\$1	-36.3%	
FHLB advances	\$0	\$1		
Equity				
Equity capital at quarter end	\$7	\$8	9.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.4%	10.6%	--	
Tier 1 risk based capital ratio	17.3%	19.4%	--	
Total risk based capital ratio	18.5%	20.6%	--	
Return on equity ¹	-21.6%	7.4%	--	
Return on assets ¹	-2.3%	0.8%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	127.6%	880.8%	--	
Loss provision to net charge-offs (qtr)	0.0%	5466.7%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	14.3%	1.8%	0.0%	-0.1%
Closed-end 1-4 family residential	0.0%	0.4%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	1.7%	0.2%	0.0%	0.0%